

AMENDMENT AND PRESENTATION OF CLAIMS

Please replace all prior claims in the present application with the following claims.

1. (Currently Amended) A system comprising:

a proximity reader configured to interact with a mobile station presented to ~~said the~~ proximity reader by a user, ~~wherein said mobile station is configured for short range proximity signaling and two way messaging, and wherein said the~~ proximity reader is configured to use short range proximity signaling ~~to trigger initiation of a mobile payment session to receive identification information from the mobile station;~~

a plurality of servers configured to provide authentication of user ~~and to process payments,~~ wherein one of the plurality of servers ~~are configured to initiate~~ initiates a voice call to the mobile station, in order to request an authentication code from ~~a~~ the user of the mobile station, and ~~receive receives an~~ receives ~~an~~ the authentication code entered into the mobile station by the user using one or more function keys of the mobile station;

a plurality of point of sale terminals configured to provide access to transaction information;

and

a messaging system configured to provide mobile commerce messaging with ~~said the~~ user, wherein ~~said the~~ mobile commerce messaging includes digital content of at least one of digital cash, coupons, advertisements, games, ring-tones, graphics, videos via messaging, or promotion of a plurality of different items to purchase.

2. (Previously Presented) The system of claim 1, wherein the proximity reader is configured to provide an interface to download said digital content.

3. - 4. (Canceled)

5. (Previously Presented) A method comprising:

using a mobile station configured for short range proximity signaling and two way messaging

to provide a short range proximity signal to a proximity reader;

presenting said mobile station to said proximity reader;

providing identification information to a payment system;

receiving verification of identity information from the payment system at said mobile station,

wherein the verification of identity information includes indicia of a unique transaction

confirmation code generated by the payment system, wherein the unique transaction

confirmation code links an electronic bill of a user of the mobile station to a payment

account for the user;

ordering a plurality of products and accumulating charges; and

receiving on a display of said mobile station the electronic bill for a total charge.

6. (Original) The method of claim 5, further comprising:

receiving a plurality of messages offering additional items to purchase on said display;

adding a plurality of additional charges to said electronic bill; and

approving of said total charge plus said plurality of additional charges.

7. (Original) The method of claim 5, further comprising:

adding a tip to said electronic bill; and

approving of said total charge plus tip.

8. (Original) The method of claim 5, wherein the verification of identity information is capable of being displayed in human readable form on display.

9. (Original) The method of claim 5, wherein the verification of identity information is in machine readable form.

10. (Previously Presented) The method of claim 5, wherein the ordering of product is done automatically by the selection of the product itself.

11. (Previously Presented) The method of claim 5, wherein the unique transaction confirmation code is unique both to the mobile station and to a single present payment transaction, the method further comprising providing the unique transaction confirmation code to verify payment of the electronic bill.

12. (Previously Presented) An apparatus comprising a processor configured to cause the apparatus to:

provide a short range proximity signal to a proximity reader;

provide identification information to a payment system;

receive verification of identity information from the payment system, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system, wherein the unique transaction confirmation code links an electronic bill of a user to a payment account for the user;

submit an order for a plurality of products to the payment system; and

receive the electronic bill for a total charge.

13. (Previously Presented) The method of claim 5, wherein providing identification information to a payment system comprises providing a PIN code and one or more of a table number or seat number to the payment system.

14. (Previously Presented) The method of claim 5, further comprising receiving email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs.

15. (Previously Presented) The apparatus of claim 12, wherein the processor is further configured to cause the apparatus to provide identification information to a payment system by providing a PIN code and one or more of a table number or seat number to the payment system.

16. (Previously Presented) The apparatus of claim 12, wherein the processor is further configured to cause the apparatus to receive email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs.

17. (New) The method of claim 5, further comprising receiving a voice call initiated by the payment system.

18. (New) The apparatus of claim 12, wherein the processor is further configured to cause the apparatus to receive a voice call initiated by a payment system.